

Exhibit O

~~DECLARATION~~

[illegible]

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side.

02 0711 [REDACTED] 6646 00071223 03284 22222 7

If you are considering refinancing or purchasing a new home, please call 1-800-766-4622 or visit www.gmacmortgage.com for fast, convenient service.

To Apply Online
www.gmacmortgage.com

To Apply by Phone
1-866-690-8322

Convenient Payment Options

Automatic Payment Plan

By signing the box on the front of the statement, GMAC Mortgage is authorized to withdraw your scheduled payment on your due date from your bank account. Please understand that you must continue to remit monthly payments by check until written confirmation is received.

Online Payment Services — Pay your mortgage bills and view your mortgage account statement online! To get started simply register for Account Access at www.gmacmortgage.com, log-in, and follow the enrollment instructions.

Mail or Express Mail — When making your mortgage payment, please detach the coupon portion and mail with your check or money order. Do not send cash. Do not send post dated checks. If paying more than the amount due, be sure to indicate on the coupon how to apply the excess money. Please write your account number on your check or money order.

If you use a third party bill payer service or if you do not have your mortgage payment coupon send to:

GMAC Mortgage, Attn: Payment Processing
PO Box 79135, Phoenix, AZ 85062-9135

For Express Mail Only send to:

GMAC Mortgage, 6716 Grade Lane,
Building 9, Suite 910, Louisville, KY 40213-1407

Pay by Phone — For information and the fee to use this quick and convenient service call 1-800-766-4622. Please have your bank routing number and bank account number available when you call.

Account Information or Questions — 1-800-766-4622 or www.gmacmortgage.com

Our automated telephone service will help you get fast and confidential answers to questions. Be sure to have your account number and social security number available for identification. You can call 24 hours a day, 7 days a week. Representatives are available from 6:00 a.m.-10:00 p.m. CT Monday-Friday, and 8:00 a.m.-2:00 p.m. CT Saturday.

Special Number for the Hearing Impaired: 1-800-735-2943

Inquiries — General inquiries/correspondence should be mailed separately from your account payments.

Supplemental Tax Bills — If you receive a supplemental or interim bill from the tax collector and would like the bill paid from escrow, promptly forward the bill to the address listed below prior to the delinquency date.

General Inquiries

GMAC Mortgage
Attn: Customer Care
P.O. Box 780
Waterloo, IA 50704-0780

Insurance Policies/Bills

GMAC Mortgage
P.O. Box 4025
Coraopolis, PA 15108-6942
1-800-256-9962

Tax Bills

GMAC Mortgage
Attn: Tax Dept.
P.O. Box 961219
FT. Worth, TX 76161-0219

Tax Bills in PA or MA

GMAC Mortgage
Attn: Tax Dept.
P.O. Box 961241
Ft. Worth, TX 76161-0241

Qualified Written Request — Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence, other than notice on your payment coupon or other payment medium supplied by us, regarding the servicing of your loan which includes your name, account number, and your reasons for the request. Any qualified written request you wish to submit must be sent to: GMAC Mortgage, Attn: Customer Care, PO Box 1330, Waterloo, IA 50704-1330.

Important Information

Electronic Debit — When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day your payment is received, and you will not receive your check back from your financial institution.

Important Notice — GMAC Mortgage may assess a return check fee consistent with the laws of your state and your mortgage contract on all checks returned unpaid by your financial institution. Additionally, GMAC Mortgage may be attempting to collect a debt and any information obtained will be used for that purpose. GMAC Mortgage may charge a fee for processing payoff requests.

Important Credit Reporting Notification — We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Partial Payments — Partial payment funds, if not specified, will be posted to outstanding fees, escrow shortages or as a principal reduction in accordance with the terms of your Note.

Optional Product Information — Failure to pay a monthly charge for an Optional Product billed under "Add'l Products" will not cause your mortgage account to be in default. Please call 1-800-766-4622 if you have any questions or to cancel your Optional Product enrollment.

FDIC — Contact the FDIC at 1-877.ASK.FDIC (1.877.275.3342) or <http://www.fdic.gov/consumers/loans/prevention/index.html> for information about options that may help you avoid foreclosure, brochures to educate you about foreclosure rescue scams, and telephone and internet referrals to legitimate mortgage counselors.



02-1558-8000R11(4/12)

STATE LICENSING DISCLOSURES

NMLS Unique Identifier # 1045; Alaska Mortgage Broker/Lender Licensee #AK1045; Arizona Mortgage Banker License # BK-0908590; Licensed by the Department of Corporations under the California Residential Mortgage Lending Act; Colorado Responsible Party: Tom West. To check the license status of your mortgage broker, visit <http://www.dora.state.co.us/real-estate/index.htm>; Georgia Residential Mortgage Licensee # 5845; Illinois Residential Mortgage Licensee # MB.6760182 by the Illinois Department of Financial and Professional Regulation—Division of Banking, 122 South Michigan Avenue, Suite 1900, Chicago, Illinois 60603, (312) 793-3000; Massachusetts Mortgage Lender and Broker License # MC1045; Minnesota: This is not an offer to enter into an agreement. Any such offer may only be made in accordance with the requirements of Minn. Stat. Section 47.206 (3) and (4); Mississippi Licensed Mortgage Company; Montana Mortgage Lender Licensee # 1045; Licensed by the Nevada Division of Mortgage Lending to make loans secured by liens on real property, License # 610; GMAC Mortgage, LLC, 10775 Double R Blvd, Suite 123, Reno, NV 89521, (775) 853-4622; Licensed by the New Hampshire Banking Department; Licensed by the N.J. Department of Banking and Insurance; Licensed Mortgage Banker—NYS Banking Department; Ohio Mortgage Loan Act Certificate of Registration # SM.501453.000; Ohio Mortgage Broker Act Mortgage Banker Exemption # MBMB.850031.000; Oregon Mortgage Lending License # ML-160; Licensed by the Pennsylvania Department of Banking; Rhode Island Licensed Lender and Licensed Loan Broker; Licensed by the Virginia State Corporation Commission License # MC-4473; Washington Consumer Loan Company License # CL-1045. GMAC Mortgage, LLC (licensed in some states as GMAC Mortgage, LLC d/b/a ditech), 1100 Virginia Drive, Fort Washington, PA 19034 (215-734-5000). Equal Housing Lender.

IMPORTANT INFORMATION

Schedule of Standard Servicing Fees for Indiana

Fee Name	Fee Description	Estimated Fee Amount
Subordination	Processing/underwriting fee to review new loan details and our existing second lien loan to consider permitting the new loan to have priority, or first lien position, over our existing second lien loan.	No Charge
Payoff Statement	Fee charged when a payoff statement is requested to be mailed or faxed.	No Charge
Non Sufficient Funds (NSF) Fee	Fee charged for a check that was applied to the borrower's account but returned unpaid by the borrower's depository institution (bank, savings bank, etc).	No Charge
Pay by Phone	One time charge to a borrower to make a payment for using the GMAC Mortgage Pay by Phone service. Use of this service is optional. Other payment options are available that have no additional costs.	\$7.50 via phone \$12.50 via customer service
Wire	Fee assessed for wired payments. Use of this service is optional. Other payment options are available that have no additional costs.	\$7.50
Late Charges	Penalty charged to the borrower for exceeding the grace period in which to present the monthly mortgage payment.	Fees assessed according to loan documents
Balloon Reset/Cast	Fee required to reset balloon loans or recast a loan when your loan documents allow for this function.	\$170-\$1200 (includes hard dollar costs which range by county)
Property Inspection	Fee charged for the inspection of the secured property in the event of default or abandonment.	\$11.25
Recording Fee	Fee charged by the county recorder's office to record the release / satisfaction when the loan is paid-in-full.	\$12.00 - \$14.50
BPO/Appraisal	Brokers Price Opinion or Appraisal to determine property value. Cost would vary depending on loan type or requirements of the investor.	\$83.00 - \$650.00
All fees and amounts are subject to change without prior notice. Additional fees and amounts may apply depending on your specific request and the status of your loan.		

